

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: JOHN M HORSKY
KATHLEEN M HORSKY

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Case No.: 05-25566

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/28/2005.
- 2) This case was confirmed on 08/10/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/26/2008, 10/12/2005, 09/24/2008, 08/10/2005.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/04/2006, 08/02/2007, 11/06/2007, 07/07/2008, 12/03/2008, 03/16/2009, 04/10/2009.
- 5) The case was dismissed on 06/17/2009.
- 6) Number of months from filing to the last payment: 47
- 7) Number of months case was pending: 51
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: NA
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 11,721.11
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 11,721.11

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,776.44
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 666.57
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,443.01**

Attorney fees paid and disclosed by debtor \$.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO HOME MOR	SECURED	NA	.00	.00	.00	.00
B-LINE LLC	SECURED	6,450.00	.00	6,450.00	5,803.27	1,060.11
B-LINE LLC	UNSECURED	4,150.00	.00	3,627.12	.00	.00
10 MINUTE LOAN	OTHER	NA	NA	NA	.00	.00
FAST CASH	UNSECURED	325.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	2,198.08	.00	2,017.42	.00	.00
AMERILOAN	UNSECURED	325.00	NA	NA	.00	.00
AMERILOAN	OTHER	NA	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	1,318.00	NA	NA	.00	.00
ASPIRE	UNSECURED	450.00	.00	618.29	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	54.00	.00	55.35	.00	.00
CAPITAL ONE	UNSECURED	485.26	.00	479.76	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	244.00	.00	288.19	.00	.00
COMPUTER CREDIT SERV	UNSECURED	90.00	NA	NA	.00	.00
CERTIFIED SERVICES I	UNSECURED	16.00	NA	NA	.00	.00
DR MICHAEL MCCHILL	UNSECURED	945.00	.00	993.60	.00	.00
HARVARD COLLECTION S	UNSECURED	402.00	NA	NA	.00	.00
10 MINUTE LOAN	UNSECURED	1,041.00	NA	NA	.00	.00
IMH LABORATORY PHYSI	UNSECURED	146.40	NA	NA	.00	.00
INGALLS MEMORIAL HOS	UNSECURED	1,745.47	NA	NA	.00	.00
INGALLS FAMILY CARE	UNSECURED	2,141.40	NA	NA	.00	.00
CT CORPORATION SYSTE	UNSECURED	520.00	NA	NA	.00	.00
JOLIET FURNITURE MAR	SECURED	829.58	.00	500.00	451.04	61.66

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
KCA FINANCIAL SERVIC	UNSECURED	224.00	NA	NA	.00	.00
LIGHTHOUSE FINANCIAL	UNSECURED	73.00	.00	73.05	.00	.00
LOYOLA HOSPITAL	UNSECURED	4,861.81	NA	NA	.00	.00
LOYOLA HOSPITAL	UNSECURED	4,500.00	NA	NA	.00	.00
I C COLLECTION SERVI	OTHER	NA	NA	NA	.00	.00
MEDICAL BUSINESS BUR	UNSECURED	1,570.00	NA	NA	.00	.00
NATIONALPAYDAY.COM	UNSECURED	390.00	NA	NA	.00	.00
PAYDAY OK	UNSECURED	585.72	NA	NA	.00	.00
PELLETTIERI & HENNIN	UNSECURED	180.00	NA	NA	.00	.00
PLAINS COMMERCE BANK	UNSECURED	328.95	NA	NA	.00	.00
PLAINS COMMERCE BANK	UNSECURED	370.00	NA	NA	.00	.00
QUICK PAYDAY LOANS	UNSECURED	400.00	.00	380.00	.00	.00
META BANK	UNSECURED	400.00	.00	379.84	.00	.00
META BANK	UNSECURED	335.00	.00	334.46	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	2,890.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,900.00	.00	1,951.78	.00	.00
TARGET NATIONAL BANK	UNSECURED	600.00	.00	596.05	.00	.00
MEYERS & NJUS PA	OTHER	NA	NA	NA	.00	.00
ANESTHESIA ASSOCS OF	UNSECURED	152.60	NA	NA	.00	.00
TRUSTMARK RECOVERY	UNSECURED	126.00	NA	NA	.00	.00
UNITED CASH LOAN	UNSECURED	325.00	NA	NA	.00	.00
UNITED CASH LOAN	UNSECURED	390.00	NA	NA	.00	.00
UNIVERSAL LENDERS	UNSECURED	760.00	.00	733.46	.00	.00
UNIVERSITY HEAD & NE	UNSECURED	310.95	NA	NA	.00	.00
USFC	UNSECURED	500.00	NA	NA	.00	.00
USA PAYDAY LOANS	UNSECURED	580.00	.00	569.30	.00	.00
USA PAYDAY LOANS	UNSECURED	440.00	.00	396.85	.00	.00
VANRU CREDIT	UNSECURED	410.00	NA	NA	.00	.00
AIP CASH WORLD WIDE	UNSECURED	400.00	NA	NA	.00	.00
FIRST CONSUMERS NB	UNSECURED	NA	.00	739.10	.00	.00
WELLS FARGO HOME MOR	SECURED	NA	.00	1,397.09	815.62	.00
JOLIET FURNITURE MAR	UNSECURED	NA	.00	329.58	.00	.00
LEDFOORD & WU	PRIORITY	NA	.00	86.40	86.40	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,397.09	815.62	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>6,950.00</u>	<u>6,254.31</u>	<u>1,121.77</u>
TOTAL SECURED:	8,347.09	7,069.93	1,121.77
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>86.40</u>	<u>86.40</u>	<u>.00</u>
TOTAL PRIORITY:	86.40	86.40	.00
GENERAL UNSECURED PAYMENTS:	14,563.20	.00	.00

Disbursements:

Expenses of Administration	\$ 3,443.01	
Disbursements to Creditors	\$ 8,278.10	
TOTAL DISBURSEMENTS:		\$ 11,721.11

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/23/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.